

**Information to identify the case:**

Debtor 1	<b>Kyleigh Shantae Spratley</b>	Social Security number or ITIN	<b>xxx-xx-9268</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>District of Utah</b>		Date case filed for chapter 13: <b>12/23/21</b>	
Case number: <b>21-25390 KRA</b>			

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>). Case status information is available at no charge through "Simple Case Lookup" on the court's website ([www.utb.uscourts.gov](http://www.utb.uscourts.gov)) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Kyleigh Shantae Spratley	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	163 N 600 E Kaysville, UT 84037	
<b>4. Debtor's attorney</b> Name and address	Theron D. Morrison 290 25th Street, Ste 102 Ogden, UT 84401	Contact phone (801) 392-9324  Email: <a href="mailto:topofutahlaw@gmail.com">topofutahlaw@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884  Email: <a href="mailto:utahtrusteemail@ch13ut.org">utahtrusteemail@ch13ut.org</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101  Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday  Contact phone: (801) 524-6687  Website: <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a>

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>The meeting may be continued or adjourned to a later date.</p> <p>All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p>Meeting to be held on: <b>Feb. 3, 2022 at 09:00 AM</b></p> <p>Location: <b>Federal Building, 324 25th Street, Room 1407, Ogden, UT 84401 (See Attached Notice for Instructions)</b></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 4/4/22</b></p> <p><b>Filing deadline: 3/3/22</b></p> <p><b>Filing deadline: 6/21/22</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p><b>9. Filing of plan and confirmation hearing on docket</b></p> <p><b>Objections to Confirmation</b></p>	<p>The debtor has filed a plan.</p> <p>The hearing on confirmation will be held on: <b>3/17/22 at 10:00 AM</b></p> <p>Location: <b>Dial: (636) 651-3182 Ten Min Before Hrg, Access Code: 6001201#, KRA Teleconference Line</b></p> <p>Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>	

## **NOTICE – PLEASE READ**

**In an effort to contain the spread of COVID–19, effective immediately and until further notice, all Chapter 13 11 U.S.C. § 341 Meetings will be conducted remotely via ZOOM. Debtors, counsel, creditors, and parties in interest SHOULD NOT APPEAR IN PERSON. Additional information is available at [www.ch13ut.org](http://www.ch13ut.org).**

### **To Debtors**

In order for your § 341 Meeting to be conducted by Video Participation, you must do the following:

1. You and your attorney (if you have one) must fully complete the Zoom Videoconference Form ("Videoconference Form") found at [www.ch13ut.org](http://www.ch13ut.org). The Videoconference Form should be uploaded via secure ShareFile to the Trustee's office no later than 7 days before your scheduled § 341 Meeting. In the case of joint debtors, each debtor must sign the Videoconference Form. In addition, you must attach to your returned Videoconference Form a copy of the documents stated in the Videoconference Form that you and your attorney used to verify your identification and social security number.
2. As part of your Video Participation, you or your attorney (if you have one) will be responsible for providing adequate hardware and software necessary to establish and maintain an approved connection for the § 341 Meeting. The device you use must have a camera and a microphone. You must also provide any information, including a current email address, requested by the Trustee necessary to establish and maintain the Zoom connection. Approximately 2 days before your scheduled § 341 Meeting, the Trustee's Office will send you and your attorney a link to your Zoom § 341 Meeting which you should use to join your § 341 Meeting at the scheduled time. Also, when your § 341 Meeting is conducted, you must be in a location which is free from excessive noise or disruption which would impede or interrupt your meeting of creditors or would prevent the creation of a record of the meeting. If any of these requirements are not satisfied, the Trustee or his representative may continue the meeting to a mutually convenient time for parties in attendance.
3. You must bring to the § 341 Meetings the documents used to verify your identification and social security number on the Videoconferencing Form. You may be asked to display them for the camera.

If you have any questions or concerns about appearing via videoconference, please contact your attorney (if you have one). Otherwise, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteeemail@ch13ut.org](mailto:utahtrusteeemail@ch13ut.org).

### **To Creditors**

**If you are a creditor and would like to appear at the § 341 Meeting, please contact the Trustee's Office by using the Contact Form located at [www.ch13ut.org](http://www.ch13ut.org) or via email at [utahtrusteeemail@ch13ut.org](mailto:utahtrusteeemail@ch13ut.org).**

In re:  
Kyleigh Shantae Spratley  
Debtor

Case No. 21-25390-KRA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Date Rcvd: Jan 05, 2022

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db	+ Kyleigh Shantae Spratley, 163 N 600 E, Kaysville, UT 84037-2128
11960239	+ Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
11960241	+ Cbe Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900
11960243	+ Check City, 985 Riverdale Road, Ogden, UT 84405-5601
11960245	+ Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
11960252	+ Fedloan, Attn: Bankruptcy, Po Box 60610, Harrisburg, PA 17106-0610
11960258	+ Loans for Less, 3901 Riverdale Rd., Riverdale, UT 84405-1540
11960259	+ McKay Dee Hospital, PO Box 30180, Salt Lake City, UT 84130-0180
11960260	+ Menlove Auto Llc/Larry H Miller, 420 N Reedwood Rd Unit F, North Salt Lake, UT 84054-2810
11960265	#+ North American Recovery, Attn: Bankruptcy, Po Box 271014, Salt Lake City, UT 84127-1014
11960266	+ Office of Recovery Services, Attn: Bankruptcy, 195 North 1950 West, Salt Lake City, UT 84116-3100
11960267	+ Ogden Reginal Hospital, Po BOX 740757, Cincinnati, OH 45274-0757
11960271	+ Sprint, PO Box 1391, Southgate, MI 48195-0391
11960274	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
11960275	+ Timberline Financial I, 369 E State Rd, Pleasant Grove, UT 84062-3616
11960278	+ USSA Savings Bank, P.O. Box 33009, San Antonio, TX 78265-3009
11960277	Usda Natl Finance Cntr, Tano Building, New Orleans, LA 70161
11960283	+ Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock, TX 78681-8004
11960284	+ Workforce Services, PO Box 45288, Salt Lake City, UT 84145-0288
11960285	+ Yes Finance Co., PO Box 684, Layton, UT 84041-0684

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: topofutahlaw@gmail.com	Jan 05 2022 22:47:00	Theron D. Morrison, 290 25th Street, Ste 102, Ogden, UT 84401
tr	+ Email/Text: bnc@ch13ut.org	Jan 05 2022 22:47:00	Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
11960235	+ EDI: AFNIRECOVERY.COM	Jan 06 2022 03:48:00	Afni, Inc., Attn: Bankruptcy, Po Box 3427, Bloomington, IL 61702-3427
11960236	+ Email/Text: e-bankruptcy@americafirst.com	Jan 05 2022 22:47:00	America First Federal Credit Union, P.O. Box 9199, Ogden, UT 84409-0199
11960238	+ Email/Text: bankruptcy@bmgmoney.com	Jan 05 2022 22:48:00	BMG Money, 444 Brickell Avenue, Suite 250, Miami, FL 33131-2404
11960240	+ EDI: CAPITALONE.COM	Jan 06 2022 03:48:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
11960244	+ EDI: CITICORP.COM	Jan 06 2022 03:48:00	Childrens Place/ Citi Bank, P.O. Box 6497, Sioux

District/off: 1088-2

User: admin

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Date Rcvd: Jan 05, 2022

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			Falls, SD 57117-6497
11960247	+ EDI: WFNNB.COM	Jan 06 2022 03:48:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
11960248	+ EDI: WFNNB.COM	Jan 06 2022 03:48:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
11960249	+ EDI: CCS.COM	Jan 06 2022 03:48:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
11960250	+ Email/Text: compliance@dontbebroke.com	Jan 05 2022 22:47:00	Dollar Loan Center, 1789 West 7800 South, West Jordan, UT 84088-4017
11960251	+ Email/Text: bankruptcy@expressrecovery.com	Jan 05 2022 22:47:00	Express Recovery Services, Inc., Attn: Bankruptcy, 2790 Decker Lake Dr, West Valley City, UT 84119-2057
11960253	+ EDI: BLUESTEM	Jan 06 2022 03:48:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
11960254	+ EDI: AMINFOFP.COM	Jan 06 2022 03:48:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
11960255	EDI: IRS.COM	Jan 06 2022 03:48:00	IRS, 50 S 200 E, Mail Stop 5021, Salt Lake City, UT 84111
11960242	EDI: JPMORGANCHASE	Jan 06 2022 03:48:00	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
11960256	+ EDI: WFNNB.COM	Jan 06 2022 03:48:00	Justice, PO BOX 659728, San Antonio, TX 78265-9728
11963441	Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2022 22:54:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11960257	+ Email/Text: legal@liftcredit.com	Jan 05 2022 22:47:00	Lift Credit, LLC, 3214 N University Ave #601, Provo, UT 84604-4405
11964176	+ EDI: MID8.COM	Jan 06 2022 03:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
11960262	+ EDI: MID8.COM	Jan 06 2022 03:48:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
11960263	Email/Text: m4u@mny4you.com	Jan 05 2022 22:47:00	Money for You, 1858 W 5150 S ate 503, Roy, UT 84067
11960264	+ Email/Text: wendy@mountainlandcollections.com	Jan 05 2022 22:47:00	Mountain Land Collections, Inc., Attn: Bankruptcy, Po Box 1280, American Fork, UT 84003-6280
11964158	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2022 22:54:51	Ogden Regional Medical Center, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
11960268	EDI: PRA.COM	Jan 06 2022 03:48:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
11960269	Email/Text: bankruptcy@possiblefinance.com	Jan 05 2022 22:47:00	Possible Finance, 2231 First Avenue, Suite B, Seattle, WA 98121
11960270	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 05 2022 22:54:59	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
11960272	EDI: AISTMBL.COM	Jan 06 2022 03:48:00	T Mobile, PO Box 660252, Dallas, TX 75266
11960276	Email/Text: collections@transformcredit.com	Jan 05 2022 22:47:00	Transform Credit Inc, Attn: Bankruptcy, 332 S Michigan Ave, 9th Floor, Chicago, IL 60604
11960273	+ EDI: WTRRN BANK.COM	Jan 06 2022 03:48:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
11960274	+ EDI: PRATHEBUR	Jan 06 2022 03:48:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee

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11963390	+ EDI: RECOVERYCORP.COM	Jan 06 2022 03:48:00	Rd, Ste 370, Northbrook, IL 60062-2757 The Bureaus, Inc., Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11960279	+ EDI: UTAHTAXCOMM.COM	Jan 06 2022 03:48:00	USTC, Bankruptcy Dept., 210 North 1950 West, Salt Lake City, UT 84134-9000
11960280	+ Email/Text: bankruptcy@utbrs.com	Jan 05 2022 22:47:00	Utah Billing & Recover, 3480 Washington Blvd Ste, Ogden, UT 84401-4150
11960281	Email/Text: exceptionreview@vivint.com	Jan 05 2022 22:47:00	Vivint, 4931 North 300 West, Provo, UT 84604
TOTAL: 35			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11960246		Claradon Village
11960261		Micheal Stevenson, Address Unknown
11960282		Wayne Spratley, Address Unknown
11960237	##+	Apg Financial, Attn: Bankruptcy, 3899 S. Redwood Rd, Salt Lake City, UT 84119-4733

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Lon Jenkins tr	ecfmail@ch13ut.org lneebbling@ch13ut.org
Theron D. Morrison	on behalf of Debtor Kyleigh Shantae Spratley toprofutahlaw@gmail.com cory@morlg.com;chapter7email@gmail.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3